

JOHN DEERE HEALTH PLAN, INC.

The certificate of authority for Heritage National Health Plan, Inc. was issued on **6/20/95**

On **8/10/99 Heritage National Health Plan Inc.** changed the name to John Deere Health Plan, Inc.

On **12/31/96 Heritage National Health Plan of TN, Inc.** (which was licensed on 2/24/1986) merged into this HMO.

LOCAL ADDRESS:

408 North Cedar Bluff Rd. Suite 400 - Knoxville, TN 37923 - (800) 209-0034

CORPORATE ADDRESS:

1300 River Dr., Suite 200 - Moline IL 61256 - (309) 765-1200

WEBSITE ADDRESS:

www.johndeerehealth.com

Service Area by County

West Tennessee Area: NONE

Middle Tennessee Area: Franklin, Grundy, Marion, and Sequatchie

East Tennessee Area: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Clairborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, Rhea, Roane, Scott, Sevier, Sullivan, Unicoi, Union, and Washington

The Independent Review Organization used by this HMO is the Medical Review Institute

	Number Requested	Resolved in favor of member	Resolved in favor of HMO
IRO APPEALS			
year ending 12/31/2002	1	0	1
year ending 12/31/2001	0	0	0
year ending 12/31/2000	0	0	0
year ending 12/31/1999	0	0	0

John Deer Health Plan Customer Service

If you have a complaint, please contact your JDHP HMO at 1-800-247-9110 or call your local office

HMO GRIEVANCE STATISTICS

NUMBER OF GRIEVANCES/INQUIRIES FOR 2002 of the grievances reported **59%** were resolved successfully
of the grievances reported **41%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	141	23	23	11	12
2) claim payment/amount of payment	334	63	63	21	42
3) contract terms and conditions	215	22	22	12	10
4) other	156	0	0	0	0
TOTAL	846	108	108	44	64

NUMBER OF GRIEVANCES/INQUIRIES FOR 2001 of the grievances reported **83%** were resolved successfully
of the grievances reported **17%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	69	22	22	17	15

2) claim payment/amount of payment	102	67	67	11	56
3) contract terms and conditions	87	36	36	4	32
4) other	107	6	6	0	6
TOTAL	365	131	131	22	109

NUMBER OF GRIEVANCES/INQUIRIES FOR 2000

of the grievances reported **64%** were resolved successfully
of the grievances reported **36%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	89	17	17	7	10
2) claim payment/amount of payment	22	33	33	4	29
3) contract terms and conditions	40	26	26	16	10
4) other	86	0	0	0	0
TOTAL	237	76	76	27	49

NUMBER OF GRIEVANCES/INQUIRIES FOR 1999

of the grievances reported **58%** were resolved successfully
of the grievances reported **42%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	58	0	0	0	0
2) claim payment/amount of payment	19	30	30	8	22
3) contract terms and conditions	41	22	22	14	8
4) other	23	0	0	0	0
TOTAL	141	52	52	22	30

NUMBER OF GRIEVANCES/INQUIRIES FOR 1998

of the grievances reported **36%** were resolved successfully
of the grievances reported **64%** were resolved adversely

CATEGORY	Number of Inquiries to the HMO	Number of written grievances	Number of resolved grievances	Number of adverse decisions	Number of successful resolutions
1) availability/delivery of service	41	7	7	5	2
2) claim payment/amount of payment	6	14	14	8	6
3) contract terms and conditions	28	1	1	1	0
4) other	0	0	0	0	0
TOTAL	75	22	22	14	8

PLEASE NOTE: an adverse decision indicates the decision was against member, not that the HMO was incorrect
a successful resolution means the grievance was resolved to the members satisfaction

9 YEAR MEMBER ENROLLMENT STATISTICS - TENNESSEE

Year	Individual Members	Medicare members	Group members	Number groups	TOTAL members	Average Annual
ending 12/31/02	0	14,926	31,894	1,163	46,820	
ending 12/31/01	5	13,912	30,990	1,029	44,902	
ending 12/31/00	0	13,165	80,238	N/A	93,403	86,061
ending 12/31/99	0	8,342	72,357	N/A	81,275	78,719
ending 12/31/98	0	6,342	71,193	N/A	77,535	131,057
ending 12/31/97	0	1,335	97,617	N/A	98,952	98,952
ending 12/31/96	0	0	49,383	N/A	49,838	90,957
ending 12/31/95	0	0	77,251	N/A	77,251	78,075
ending 12/31/94	0	0	68,207	N/A	68,207	81,181

N/A means the information was not available

JOHN DEERE HEALTH PLAN, INC. (F/K/A HERITAGE NATIONAL HEALTHPLAN, INC. (IL))

FINANCIAL HIGHLIGHTS

For the Year Ending

December 31, 2002

ASSETS	184,819,373
LIABILITIES	105,269,490
TOTAL CAPITAL AND SURPLUS	79,549,883
NET INCOME	6,495,598
TOTAL MEDICAL AND HOSPITAL EXPENSES (NATIONWIDE)	506,133,915
TOTAL PREMIUMS (TN CARE + NON TN CARE)	586,120,667
TOTAL ADMINISTRATIVE EXPENSES	65,236,359
UNCOVERED EXPENSES	39,740,263
RATIO OF MEDICAL EXPENSES TO PREMIUMS	86.35%
RATIO OF ADMINISTRATIVE EXPENSES TO PREMIUMS	11.13%